



Message from the Chair

Happy New Year to all of you! I trust you all enjoyed a blessed and peaceful holiday season. I also hope you have plans to enjoy the deep days of winter. I'm already eager for springtime!

The 40th anniversary of a major event in our professional careers is upon us in 2024. Forty years ago we were all busy with work required to break up the Bell System as we knew it. Indeed, divestiture changed almost everything and everybody in our company. It was the beginning of what eventually brought about US West (remember the cowboy themes?), Qwest (Nachio on a horse?), CenturyLink, and Lumen. Today we can barely recognize the company that we all helped build. In this month's issue of The Guardian we have a history of this transformation and we can think back to the many challenges and successes we have all been a part of. Please enjoy the article prepared by Cindy Hadsell. Take a few minutes and remember the fantastic changes we have all experienced. I'm sure you all have stories about the early years of our Regional Bell Operating Company.

It seems to me that each issue of The Guardian has a different focus depending on issues that come up. The last few weeks have been filled with questions about our telephone concession benefits. Many of you have relayed stories of how a change in any of the services you use could result in the ending of the concession benefit. For example, if you

move from one address to another or if you drop or add a service, you could lose your concession price and end up with a higher monthly bill.

Be assured that we are in contact with the retirement benefits department. We are finding that the policy has been inconsistently applied and is not fully understood. We are currently working with Marina Pearson and the benefits team to get clarification on just what, if anything, is changing. While we work on the issues, please be very careful and deliberate in requesting information or changes to your benefits. Stay in touch with the benefits office as well as the retiree website to avoid any surprises. We will keep you updated as the process gets sorted out.

As we close each year, we "true up" our membership files and make sure we are up to date with addresses so we can be sure you receive your Guardian. As of January 1, 2024, we have approximately 1750 members in our retiree association. I encourage you to approach fellow retirees and invite them to join us to take full advantage of the benefits you have earned. Just as important is the fellowship and social benefit of keeping those friendships strong. As always, I invite your questions and suggestions on where the board of directors should concentrate their efforts and how we can better serve you going forward.

Gerold "Jerry" Weldon

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Our Mission: To preserve and protect the pension and benefits we earned

Website Report

By Greg Snyder

I will be changing the password for our Members Only page on the website effective February 1st, 2024. All members having an email address listed with us will receive the new password via email. The email will come from **centurylinkretirees@ctlretirees.org**. Most of you have already added this email address to your email software's contact list, but if not, please do so to ensure timely email deliveries from the CenturyLink Retirees. If you have not received the password change email by February 1st and it's not in your junk or spam files, please let me know via our website's Contact form.

While we are on the subject of passwords, let's review some of the options for increasing your password security. You might find some of what follows a bit of a pain in the you-know-what, but taking a few minutes to fortify your password routines could very well save your hard-earned treasures, and possibly, years of trying to recover your identity.

Let's start with creating a password. In today's world of constant attacks on your digital accounts, it's an absolute must to use long and complicated passwords. Plus, you also need a unique password for each account you have, but how do we create and remember all that password security without going bonkers? Use a Password Safe, also called a Password Manager.

There are quite a few password safes/managers out there. You can find these software programs, and lots of recommendations for them, by doing a quick web search. They range from free to costly. Some save your passwords only on your computer or phone. Others store them securely online and offer the ability to sync all your digital devices, and more. Think of your own situation and requirements before choosing. One of the free options that stores your information locally, computer or phone, may very well be the best option for you...as long as they are highly rated.

All password safe/managers should, in my opinion, offer three basic functions. A password generator to create those long and difficult passwords. The ability to drag-and-drop, or copy-and-paste those passwords into whatever application you are accessing. And finally, enable you to create a strong, single password to open your password safe.

Creating that one single and strong password to open your safe is not hard. The current standard suggests at least 12 digits containing letters – some capitalized, numbers, special characters, and it's best not to use whole words. "Oh great, how am I going to remember that!"

My personal suggestion would be to start with a phrase that you know well, take the first letter of each word, as least one of them capitalized, add one or more numbers, and a character or two. "My old dog scruffy has 100 fleas!" becomes "Modsh100f!".

I know, I know, it's not 12 digits, so perhaps "All four of my children are better than average for sure!" which, by capitalizing the a's and making "four" and "for" into 4's it becomes "A4omcabtA4s!" You get the idea. Stronger is better, but really, being able to remember it is key.

So, you've done everything above, does that give you the golden cloak of invulnerability? NO. Bad actors, using brute force attacks, can still hack into institutions and corporation's databases stealing the data of everyone who has an account with them. What can you do when that happens? First, immediately change your password for that account, and be very happy that you have a unique password for every account you have. (you do, don't you?!) You should also immediately change the password for your email.

If you are interested, you can check to see if your email has been compromised in one of the current or previous data breaches. There are other sites out there that offer this service, but here's one of them - <https://haveibeenpwned.com/>. Once at their site enter your email and they will tell you if it has been compromised --just understand that their database is NOT comprehensive.

The last step in ensuring your digital safety is using Multi-Factor Authentication (MFA). Even the best systems and passwords can be hacked by brute force attacks, so MFA has become the gold standard, in fact, many applications, services, and vendors now require it.

MFA is as easy as 1,2,3, and it works like this. You submit your username and password to whatever application you are trying to access. Instead of letting you directly in, they respond by asking for a second method of verification. Usually, it's done by sending you a verification code via text, email, or even by phone. You then enter that code into the site to gain access to your app. It does take an extra minute or two, but it's well worth the time to ensure your safety online. If it's offered to you as an option, you should use it.

Have a wild, happy and wonderful 2024! (Or to turn that into a password - Haw,Haw2024!)

Reimbursements for Health Care Costs

By Barbara Wilcox

The procedure for reimbursements from Lumen for your health care costs depends on when you retired.

Pre-1991 Retirees

Lumen reimburses Pre-1991 Retirees for the Medicare Part B premium they pay to the government plus any Income-Related Monthly Adjustment Amount (IRMAA*) they may pay because of high income. In most cases, this reimbursement is added to your monthly pension payment. Check your pension payment amount in February to make sure the correct reimbursement is being added for 2024.

If you are paying the standard Medicare Part B premium, your monthly reimbursement will automatically update to the standard 2024 Medicare Part B premium, as determined by Medicare. You don't have to send in any paperwork to Lumen. However, if you have paid a non-standard amount (IRMAA) in previous years, you do need to send in your Social Security paperwork, as explained in the next paragraph.

If you are paying Income-Related Monthly Adjustment Amounts (IRMAA*) for Part B and/or Part D, then you need to send in a Request for Reimbursement. Mail or fax a copy of your Social Security Administration notification letter, which includes the updated 2024 Medicare Part B and IRMAA premium amounts to:

Lumen Health & Life Service Center at Businessolver
P.O. Box 850552
Minneapolis, MN 55485-0552
Fax: 515-273-1545

If you are receiving reimbursements for your spouse too, then follow the same instructions for him or her.

If your Request for Reimbursement is postmarked on or before March 31, 2024, your reimbursement amount will be effective retroactive to Jan. 1, 2024.

If your Request for Reimbursement is postmarked after March 31, 2024, your reimbursement amount will be prospective only, meaning it would be effective the first of the month following receipt of your request. Retroactive reimbursement will not be approved.

Questions: Contact the Service Center at 1-833-925-0487, Monday – Friday, 7 AM-7 PM CST.

* IRMAA payments are required of people with high incomes. See article on 2024 Medicare Costs on page XX for more information.

Post-1990 Retirees

For reimbursements from your 2024 Lumen Retiree Health Reimbursement Account (HRA), action may be required. Rules about which health care expenses are reimbursable differ for Occupational versus Management Post-1990 Retirees. Only Occupational Retirees can get reimbursed for Medicare Part B premiums. Rules for Management Retiree HRAs do not allow reimbursement for Part B premiums. If you are an Occupational Post-1990 Retiree and you are receiving or want to start receiving Part B reimbursements, follow the instructions for Recurring Claims. These instructions are for all HRA reimbursements.

REMINDER: If you enrolled in the Lumen Retiree Medicare Advantage PPO Plus Dental plan (MAPD) for 2024, you do not have an HRA in 2024 and cannot receive reimbursement for 2024 expenses.

Recurring Claims

Medicare Part B premiums will increase for 2024. Take action to change your reimbursement to the new 2024 amount; you will need to update your recurring claim and provide documentation (i.e., copy of your Social Security/Medicare Part B letter). Otherwise, you will continue to receive the same reimbursement in 2024 that you received in 2023. Exception If you set your recurring claim up with an end date of Dec. 31, 2023 (or a different day) no further recurring claims will process after that day.

How to Submit a New Claim or Update/Change the Amount for a Recurring Reimbursement when your Claim Does Not Have an End Date

Online: Log in to lumen.com/healthbenefits or use the MyChoice® Mobile App and upload your documentation electronically.

1. Select the MyChoice Accounts piggy bank icon.
2. You will see a new dashboard page with in-progress transactions, helpful tips and videos and a quick link to your HRA.
3. To request a reimbursement select 'Request Payment.'
4. Select reimburse yourself.
5. Input your details – amount, and expense type.
6. Select a payment type.

1. Choose one-time payment for a one-time reimbursement of an eligible expense or a premium that you have paid and want reimbursed only one-time.

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Ana Marie White, Lumen Chief People Officer

By Kitty Kennedy, former Retiree Guardian regional editor

Ana Maria White joined Lumen Technologies (Lumen – CenturyLink) in September 2023 as Executive Vice President and Chief People Officer, replacing Scott Trezise, former Human Resources Executive Vice President.

“... as EVP [Executive Vice President] and Chief People Officer [CPO] at Lumen, I lead our global people practices, learning & development, recruiting, diversity & inclusion, total rewards, talent management, employee experience initiatives and CSR [corporate social impact] programs. I partner with our CEO and leaders on our company transformation.



“Prior to Lumen, I was the EVP and CPO at F5 for over 5 years partnering with the CEO on creating a human first and high-performance culture. Prior to F5, I spent over 18 years at Microsoft in HR leadership roles working with many of the CEO’s direct reports and leading a variety of global HR teams across the company.

“I serve on the Seattle University Board of Trustees, the

Childhaven Community Leadership Board and am a member of International Women’s Forum (IWF) and serve on the IWF Global Educational Programs Committee.”

Prior to joining Microsoft, White was a compensation and benefits consultant at Willis Towers Watson.

White’s management of Lumen human resources includes the traditional aspects of managing people, practices, professional growth programs, recruiting, diversity and inclusion, organizational development and employee advocacy initiatives.

Exceptional challenges face White to develop policies and procedures which will support the massive debt restructure plans Lumen unveiled to investors and financial analysts in 2023.

Lumen included in presentations with investors and analysts, an announcement October 31, 2023, of another reduction in employees, trimming 1,200 or 4% from the 30,000-employee workforce.

Lumen five-year performance decline ushered in top leadership changes with new CEO Kate Johnson and recent CFO hire Chris Stansbury. In late 2023, Stansbury issued Lumen’s plans to stabilize revenues during 2024 and shift to growth in 2025.

White becomes an essential asset to the success of this executive leadership team.

Membership and Retiree Guardian Updates

By Clyde Just

As we enter the new year of 2024, here is an update of how our paid membership looks. We started 2023 with 1,914 paid members. We had 67 reported Milestones and we gained 24 new members. We also had 128 members who did not renew their dues for a total loss of 171 members for 2023. We start 2024 with 1,743 paying members.

Over the last five years we have lost a total of 905 members for an average loss of 181 per year. You can see from these numbers that our retiree association is most likely in its last decade of being in existence. I will again plead with you, offer you a challenge, whichever works for you to send me pictures of any group of retirees that you belong to and meet with

periodically. I will put them in the next Retiree Guardian. If your group is small (six or less members) you should be able to get them in one picture. However, if you have a large group I would recommend that you take two or more pictures of six or so per picture to improve the quality of the pictures. Use 4-5 chairs with another 4-5 people standing behind. Don’t forget to include the names of each retiree for each picture.

The other request that I have of each of you is to write up a short story of an experience you had during your career that you would like to share with our readers. I believe that most, if not all, of our members enjoy reading these types of stories. On a personal basis I know that I enjoy them.

Medicare 101 Webinar Series

Hosted by DRCOG/SHIP Program and Lumen

Knowing the facts about Medicare and how it may factor into your future is important to your overall retirement plan. Join these quarterly 60-minute Medicare webinars and learn from our Medicare experts:

- How Medicare works,
- More about your coverage choices,
- Medicare Advantage and the new Lumen Medicare Advantage plans,
- And other resources and tools to keep you informed.

Retirees and their spouses are invited to attend.

This webinar covers the basics of Medicare, the Federal government health insurance for people over age 65. The class is designed for people who are new to Medicare, but it also is a good refresher for people who are already on Medicare. It includes how and when to enroll, what Medicare covers, Medicare costs, and Medicare options and choices, including:

- Medicare's 2 paths
- Medicare Part A Hospital Insurance
- Medicare Part B Medicare Insurance
- Part C Medicare Advantage Plans
- Part D Prescription Drug Plans
- Medicare Supplement Plans (Medigap)

The class is taught by personnel from the Colorado State Health Insurance Assistance Program (SHIP), a national governmental program that educates people about Medicare, helps them understand their Medicare options, and assists with solving problems.

Select from the dates and times below to register. You may use one of the links below or email Barbara Wilcox at bmw80205@gmail.com.

There is also a dial-in number that you can use if you prefer to participate by phone.

- April 10th -
 - o <https://events.teams.microsoft.com/event/e695be85-061c-4886-a5df-aaee9724d2d0@72b17115-9915-42c0-9f1b-4f98e5a4bcd2>
 - o +1 504-321-4696,,42540695#
- June 12th
 - o <https://events.teams.microsoft.com/event/3e00ad07-3a9c-4ac3-aeef-98ffe60d89f8@72b17115-9915-42c0-9f1b-4f98e5a4bcd2>
 - o +1 504-321-4696,,636464853#
- September 11th
 - o <https://events.teams.microsoft.com/event/cabc916a-22c1-45c5-9b16-83a078ac9fce@72b17115-9915-42c0-9f1b-4f98e5a4bcd2>
 - o +1 504-321-4696,,28382520#
- December 18th
 - o <https://events.teams.microsoft.com/event/77335df9-85f0-4c43-ba02-3aeb2a5b3d6b@72b17115-9915-42c0-9f1b-4f98e5a4bcd2>
 - o +1 504-321-4696,,656670842#

Thanks to Lumen Benefits for inviting retirees to attend these classes, which are also available to Lumen employees. They are a partnership between Lumen and the SHIP program where I volunteer, and I have been pleased to be able to be one of the presenters.

Barbara Wilcox

reimbursements ... continued from page 3

2. Choose recurring payment for future, recurring payments

1. Recurring payments must be future dated, as the system will not accept “today’s” date. Select a date at least the next day and frequency (e.g., monthly).

3. For recurring claims, you can select several end-date options:

1. Until I cancel: payments will continue until there are insufficient funds or you cancel the claim; or

2. On a specific date: you may specify the date on which MyChoice Accounts should stop payments; or

3. Number of payments: set up the recurring payments for a specific number of payments.

• Note: If you need to submit for prior months for reimbursement, you will need to submit a one-time reimbursement. For example, if your premium increases Jan. 2024 but you don’t update your recurring claim until March 2024, you’ll need to follow the instructions above to change the amount for future payments and also submit a one-time payment for the premium increase amount for Jan. through March, 2024.

Via email, fax or mail: Download and print the claim form by logging on to lumen.com/healthbenefits; click on Reference Center at the top of the page, scroll down to Health Reimbursement Account, and select Premium Claim Form. Or, you can request that a form be mailed to you by calling the Service Center at 1-833-925-0487 and pressing 0 to speak to an agent. Complete your form and submit your documentation via email, fax or mail. We encourage email and fax so that your claim can be processed timely.

1. Email: lumenclaims@mychoiceaccounts.com
(Email documentation in one of the following file formats: PDF, JPG, or PNG); or

2. Fax: 855-883-8542; or

3. Mail: MyChoice Accounts, MSC 345475, PO Box 105168, Atlanta, GA 30348-5168

(allow time for U.S.P.S. mailing and Service Center processing.)

For additional details, refer to the Retiree Benefits System Navigation Guide in the Reference Center,

continued in next column

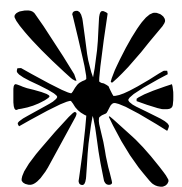
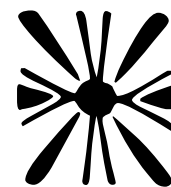
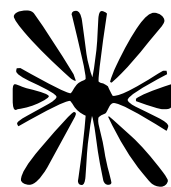
Treasurer’s Report

By Paul Williams

Happy New Year! I hope you celebrated and are looking forward to another exciting year. Don’t forget to take some time off. Just because you have retired doesn’t mean that you don’t need a vacation once in a while.

Last year I was forecasting that we would bring in as much revenue as we spent. Technically we came very close. We had revenue of \$46,830 and Expense of \$47,998. Another way to look at that is we spent \$1,168 or 2.5% more than we collected. I said “technically” because at the beginning of the year some payments are for the previous year and at the end of the year some expense is paid in the next year. So the numbers I listed are accurate for our spending in the calendar year but the actual expense incurred in 2023 is slightly higher. We entered 2024 with a solid bank balance and will have no trouble operating until the next dues season.

An upcoming issue is tax reports. Both for the association, and for yourself. Yes, even 501(c)5 non-profit corporations such as our association have to fill out a tax report. It is relatively straight-forward mechanized reporting and I will do it in May, after doing my personal report in April.



reimbursements ... continued from left column

General Information, from the home page on the Health and Life website.

HRA funding levels remain the same as they were in 2023. The 2024 funds were added to your HRA account on January 1, 2024.



Thank you for providing names and obits of friends and associates who have passed. When reporting, please remember that more information is better. Email is best, but you can also call us. If you call and leave a message, please spell the names and remember to include the deceased's city and state as well as your return phone number. If possible, include any work history you might know of for the retiree. If you see that someone's name is missing, please submit it again and we can list it in the next issue.

Also, please remember to provide your loved ones with your work history and ask them to include it in your obituary. It helps when the newspapers are scanned for past employees.

To let us know of a retiree's obituary you can contact any of the following:

- * For the old NWB five-state area: Greg Snyder at TPNupdate@gmail.com or 352-316-5872.
- * For the Colorado/Wyoming area: John Rommelfanger at jrommel@live.com or 303-475-8225.
- * 3 Rivers Company LLC maintains our membership database and can be contacted at ctlretirees@3riversco.com or 763-432-2860.

Thanks!
Greg and Rommel

* current member

Colorado

- Cornwell, Barbara Arvada
- Crandall, Stephen "Steve" Dillon
- DeLeon, Eva Pueblo
- DeMuth Jr, Laurence "Larry" Louisville
- Dosen, Anna. Colorado Springs
- * Easton, Vallerie "Val" Highlands Ranch
- England, Patricia "Pat" Colorado Springs
- Gardner, Duane Montrose
- Kimmel, Elanora Northglenn
- Lentz, Bruce Northglenn
- McKinley, Daniel Westminster
- Meurs, Wayne. Cannon City
- Mobley, Joseph Grand Junction
- Moen, Anna Lakewood
- Murray, Alice Arvada
- Olivas, Ronald Denver
- * Sackse, Melvin Grand Junction
- * Sampson, Shirley Colorado Springs
- Sandquist, Theodore Highlands Ranch

- Sharp, Jane Superior
- Storie, Gerald "Lefty" Aurora
- Strakey, Gilbert "Gil" Littleton
- Thompson, Richard "Dick" Kersey
- Todd III, Karl Pueblo
- Vierzba, Thomas "Tom" Monument/Fargo, ND
- Witte, Harley. Wray/ Ft. Collins, CO

Iowa

- Arndt, Gerald "Jerry" Osage
- Aunan Sr., Milton. Ankeny/Johnston, IA
- Bennet, Marian. Sioux City
- Bradley, Sherry Afton
- * Breheny, Colleen Des Moines
- Bryant, Maurine. Sheldahl
- Carey, Norma "Jean" Ames
- Carlberg, Leo Sioux City
- Cermak, Marilyn Iowa City
- Chiodo, Lisa Panora
- Coffman, Dennis Council Bluffs
- Coleman, Rosanne. Council Bluffs
- Culver, Thomas Des Moines

milestones *continued on page 8*

Iowa (continued)

- Dickman, Dwight Eldridge
- Dohrman, Dennis T “Denny” Sioux City
- Erickson, Keith E Davenport
- Fisher, Kay Waterloo
- Green, Dorothy Decatur
- Harms, Lois Iowa Falls
- Hollinrake, Wilma Des Moines
- Hookom, Lois Burlington
- Hopper, Keith Washburn
- Howard, Larry Sioux City
- Hunter, Jeffrey West Des Moines
- Jerome, Lois Ankeny
- Johnston, Florence Keswick
- Kennedy, Linda Hinton
- Kollenkark, Bonnie Mae Waverly
- Madison, Kitty Marie Des Moines
- Marlowe, Marjorie Clinton
- Marshall, Hunter Bettendorf
- Meints, Ruth Clear Lake
- Miller, Patricia Charles City
- Morris, Judy Peru
- Platts, Kathryn “Kathy” Ankeny
- Porter, Robert Hopkinton
- Quinn, Helen Carroll
- Schmadeke, James “Jim” Ankeny
- Shieck, Sharon Marshalltown/Story City, IA
- * Simon, Beverly Des Moines
- Sousa, Helen Council Bluffs
- Spahr, Delores Ankeny
- Stemlar, Barbara Davenport
- Strait, William “Bill” Des Moines
- Sundall, Lorraine Ruthven
- Trail, E. Joan West Burlington
- * Wilkens, Ione - Past Director, NWB
Retiree Association West Des Moines
- Wright, Joyce Carroll

Minnesota

- Aanonsen, Roger Hermantown
- Balow, Alvina Lake City/Red Wing
- Bartick, Jeanette Grand Rapids
- Binnebose, Eileen Marshall
- Boike, Cheryl Clara City
- * Brainard, Murlene Little Canada
- Carlson, Diane Inver Grove Heights
- Erkens, Teresa St. Cloud
- Etherton, Janet Owatonna
- * Fratzke, Sharon Marie Brooklyn Park
- Garcia, Earlene Brooklyn Center
- Grams, Karen Granite Falls
- Grindeland, Paulette Thief River Falls
- Guzek, Jeanette Otsego
- Hackl, Diana “Dani” Backus
- Hall, Daniel Hastings/Oakdale
- Hampton, Cheryl Underwood
- Hare, Eugene “Gene” Hermantown
- Henning, Jeannett Worthington
- Henrickson, Myrna Moorhead
- Jensen, Shirley Spring Park
- * Kalahar, Lynn Fort Ripley
- Kellog, William Cedar Rapids
- Kreger, Shirley Chanhassen
- Loberg, Leo Spring Lake Park
- Maisuk, Barbara Duluth
- Miller, Cheryl Preston
- Miller, Dean Wilmar
- Moore, Phyllis White Bear Lake
- Mudderman, Carol Ruth Rochester/ Moorhead
- Ness, Mary Maplewood
- * O’Boyle, Patricia “Pat” St. Paul
- Olson, Yvonne Bemidji
- Otterblad, Virginia “Gwen” Maple Grove
- Rundquist, Donald George Lake Elmo
- Savaloja, Beverly Wadena

- * Scheel, Roy Moorhead
- Spurlock, Donna Brainerd
- Steinhagen, James "Jim" Minneapolis
- Still Jr., Leonard W. Roseville
- Truman, Jean Ulen
- Vanos, Kathryn. Coon Rapids
- Walz, Fran. Shakopee
- * Weight, Marcella Coon Rapids
- Weis, William "Bill" Bemidji
- Wilcox, Phyllis Owatonna
- Wixon, Barbara Milroy

Nebraska

- Brennan, Phyllis Omaha
- Brown, Ann Omaha
- Burke, Leila "Maxine" Grand Island
- * Chin, Phyllis Omaha
- Curtis, Bettie Lee Omaha
- Ellis, Joyce Elaine Omaha/Minden, NE
- Fair, Donald Lexington
- Geislar, Greg. Omaha
- * Gerdes, Eugene L Omaha
- Hult, Robert "Bob" Omaha
- Johnson, Margie Violetta Omaha
- Kellog, Joan. Norfolk
- * Madden, Bernard "Tony" Omaha
- Past, Virginia "Ginny" Omaha
- Paulsen, Suzanne Grand Island
- Pomplun, Barbara "Barb" Broken Bow
- Puckett, Evelyn. Grand Island
- Smith, Gertrude "Susie" Omaha
- Vodehnal, Joan Grand Island
- * Vosicky, George Valentine/Lincoln, NE

North Dakota

- Asmoth, Earl. Fargo
- Doyle, Margaret Ann. Fargo
- Geiger, Leonard Valley City
- Knodel, Ardel Fargo
- Kuetemeyer, Paul Bismarck

- Mitchell, James "Jim" Mantador
- Pfarr, Rinda. Jamestown
- Rassier, Judy Williston
- Schulz, Mary. Fargo
- Torkelson, Marlin. Grafton
- Wolf, Sharon Fargo

South Dakota

- Anderson, Robert Charles Belle Fourche
- Atkinson, Jerry Spearfish
- Giessinger, Eugene J. Huron
- Johnson, Maxine L. Sioux Falls
- Krege, Donald. Aberdeen
- * Limmer, Arvin "Al" Madison
- Moench, Karen Faye Aberdeen
- Nelson, Loren Cavour
- Riswold, Ella Baltic
- Schroeder, Erie "Pep". Flandreau/Cedar Rapids, IA
- Vaughan, Phyllis Dorothy. Sioux Falls
- * Wall-McFall, Joan Sioux Falls
- Zimmer, Geraldine "Gerry" Sioux Falls

Wyoming

- Elfering, Cheryl Casper
- Jacobson, Dianne Casper
- * O'Dell, James (Digger) Cheyenne
- Schauss, Elizabeth "Liz" Casper
- Toro, Larry Pinedale
- York, Sharon Cheyenne
- Zeman, Valdonna. Cheyenne

Other

- Anderson, John Redmund WA/Bellwood NE
- Buettner, Carol Rae .DePere WI/Bloomington MN
- Collins-Crawford, Marjorie
..... Vancouver WA/Omaha NE
- * Cutler, Jody Long Valley NJ/Algona IA
- * Harrison, Allen. Santa Fe NM
- * Linn, Mildred Lake Forrest CA
- Peterson, Gene Deming NM/Elk Horn IA
- Zajac, Shirley Danbury WI/Minneapolis MN

A New Beginning: Happy “Birth” Day to US WEST! January 3, 1984

What follows is a condensed script from an Employee Video Tape shown on January 3, 1984. It was created in Omaha Public Relations for NWB employees. Please consider this an NWB/Mountain Bell Celebration of 1984!
— Cindy Hadsell



Dick McCormick

I'm Dick McCormick, and I've invited you here today so that we could reflect together with pride on our past and toast our future in Northwestern Bell and US West. The Bell System was a winning team, and I'm proud to have been part of it all for 22 years. They can break us up, but nobody can take back the memories and the satisfaction of working with that fine organization.

"I'll never forget January 8, 1982, either. I'll never forget the hurt and the shock that I personally felt then knowing that that team was going to be broken up. It was the day after divestiture was announced. I was at the office with Jack MacAllister. We spent the day brainstorming on what we could do with the opportunities that lie ahead. US West was incorporated on September 21, 1982. The stock began trading on November 21, 1982. So, to me the beginning of US West was January 9, 1982. The day that Jack began formulating this in his mind. We're here to toast a new US West. A new beginning for a great organization of people.

"From a business standpoint, US West is going to be aggressive. It's already indicated that by being the first to name itself. We are US West. It was the first to announce several new areas of business. It was the first to hold meetings with the investment community, not

only in financial centers in this country, but in Europe as well. That's being aggressive. We've got something else going for us and that's you. The people are going to make us successful. Next, Tom Madison will tell you a little bit about where we're coming from and where we go from here."



Tom Madison

"Thanks, Dick. I'm pleased to be with all of you this morning to talk about our future. Before I do that, I'm standing by a wall of historical items. Here is Angus McDonald working after a blizzard. That prompted our slogan of Spirit of Service. Top quality service was provided by this vintage equipment, the gloves, the tools, the operator boards - all these things were really part of our history. I don't think there's any question that the Bell System provided the best telephone service in the world. How did that happen? It happened because we had three strengths: People; Service Quality; and Technical Competence. Those strengths are really building blocks for our future. Here we are today starting our future, yours, and mine, as we look at our future and our new opportunities after divestiture. "We could see that we must focus on our customers in the marketplace. Our lines of business organization will do just that. We have structured our company around the marketplace. It's interesting to note that in our previous structures we've really focused on two pieces of the marketplace: the residential market and the business market. In our new environment, in our new lines of business organizations, we have 27 markets. Just think of the difference there. The new opportunities, the new ways to meet the needs of our customers. The new challenge is for us as employees to

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make sure that we're doing the job we must do to satisfy our customers and the marketplace.

"Last year we started a new program called Easy To Do Business With. Be EZ is an important part of our overall strategy. We want to take that strength of the past, the quality of our service and build on that by being easy to do business with. We looked at the opportunities and created these new lines of business around the marketplace. We thought about how are we going to deal with the various new markets or new customers that we now have. Some customers today were our competitors yesterday. The MCIs of the world, the Sprints, all of the long-distance carriers, are no longer competitors in that sense of the word. They are customers and it's a great market opportunity for our new company. Long distance carriers and Independent Companies are new marketplaces. Our Communication Services organization will focus on the retail marketplace, large business customers, and medium to small business customers. Our Consumer Market is our residential market. We have a new organization called Advanced Information Markets. Information Services is going to be involved in a lot of new opportunities. In fact, just last month we started a new service in our operator services organization called Customer Name and Address Service. For every call to our directory assistance organization asking for a name and address, we get \$0.50 per call. How many calls do you think we had in the first month? Over 60,000 calls! That's the kind of opportunity that our new lines of business help us focus on to create new products and services that will be new revenue streams for us.

"And the bottom line of course is you and I will benefit because our company will be a healthy successful company. The only reason we're going to be successful is if you and I agree that we have to be responsive to the customers in the marketplace and we have to work well together to understand where we want it to be in the future. We've got a lot of things to do in 1984. How are we all going to understand what those opportunities really are? We're going to do that by working together, having you, the employees that are out visiting with our customers on a day-to-day basis telling us what's needed so we can create services and products. These are the challenges of the future.

"There is one thing I'd like to leave with you here. There are over 18,000 employees in our new company. We need each of you to participate in our success by telling us what the customers are saying to you. You've got to par-

ticipate. I'm sure there are some who have apprehension. I'm sure you feel a little concerned about losing some of our history, losing maybe some of the Bell System Spirit of Service. But what we're really doing today is standing on the threshold of building a new Spirit of Service. If we work together, we're going to help US West become the best regional holding company in the United States. I believe that will happen, and I hope that we'll take advantage, starting today, of sharing your ideas and your views on making our company the most successful company in the world. I look forward to working with you in 1984 to accomplish that objective. Thank you."

"Thanks, Tom. A new beginning requires a lot of thought and a lot of soul searching. You've made it clear that you don't mind sharing some risks with the company if you have a voice and that we all share in the rewards. We already had a mission statement, the corporate goals and our 1984 strategy. But what was missing was a statement about our Shared Values. Here's what we developed. First, we do work that is worth doing. Second, we provide our customers with outstanding value. Third, we succeed through people. You know, we've had an exciting time in the last four years. In this country with probably the worst economy any of us can remember, we're introducing technology at a pace that's unbelievable going through divestiture. And reduced the workforce without a layoff. Fourth, we're a team that competes effectively. I would ask each of you to work on interdepartmental cooperation. And finally, we are U S West. The shareholders of U S West are our shareholders, and our primary job is to create the highest possible value for them.

We were only 4% of the Bell system. Geographically, US West is a diversely picturesque region from the forests of the Northwest to the lakes of Minnesota to the Black Hills and the Rockies. U S West is the largest area of the new companies that start business today. And it's estimated that it will grow at the fastest pace of any of them, in personal income, population and job expansion. I believe it was you who made that Spirit of Service more than a phrase and have made it something that our customers have come to expect and certainly something they deserve. We may not have been around at the start of Spirit of Service. But divestiture didn't stop it either and you are here at the start of U S West. Here's a toast to our new beginning. A new day. A new way. This really is your company. This really is your new beginning!

Medicare Costs in 2024

By Barbara Wilcox, SHIP Counselor

We are back to the usual pattern of annual increases in Medicare costs. The good news is that we got a 3.2 percent cost-of-living adjustment (COLA) in our Social Security benefits for 2024. So, even with increases in Medicare costs, the net amount most people receive from Social Security each month will increase.

Here is a summary of 2024 amounts, compared to 2023, for the costs encountered most often.

	2023	2024
Part A Deductible (per benefit period of hospitalization)	\$1,600.00	\$1,632.00
Part B Monthly Premium	\$164.90	\$174.70
Part B Annual Deductible	\$226.00	\$240.00

Higher Costs for Higher Income - IRMAA

People who are lucky enough to qualify for high income status have to pay higher premiums for both Part B and Part D (prescription drug coverage). This is called Income-Related Monthly Adjustment Amount (IRMAA). The government looks at your 2022 income tax return to see if you have to pay a higher amount in 2024, and how much you will pay. The amount you would pay has increased from the 2023 amounts. The brackets have also changed so that you can earn more money before you have to start paying IRMAA. Here are the numbers, based on an individual income tax return. Double the income amounts if you are married and filed a joint return. (There are different tables for married people filing separate tax returns and for people on immunosuppressive drugs. See CMS.gov).

Part B Premiums Adjusted for Income

Modified Adjusted Gross Income (2022 tax return)	2024 Part B Premium
\$103,000 or less	\$174.70
Above \$103,000 and up to \$129,000	\$244.60
Above \$129,000 and up to \$161,000	\$349.40
Above \$161,000 and up to \$193,000	\$454.20
Above \$193,000 and up to \$500,000	\$559.00
Above \$500,000 (\$750,00 if married & filed joint return)	\$594.00

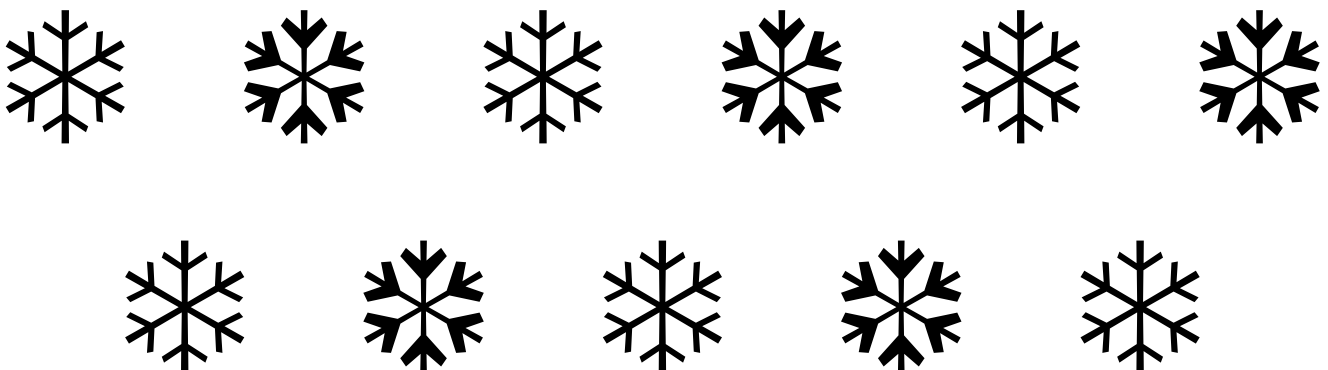
Part D Income-Related Monthly Adjustment Amount (IRMAA)
 Added to premium of your Part D prescription drug plan or Medicare Advantage plan.

Modified Adjusted Gross Income (2022 tax return)	2024 Part D Monthly Adjustment Amount
\$103,000 or less	\$0.00
Above \$103,000 and up to \$129,000	\$12.90
Above \$129,000 and up to \$161,000	\$33.30
Above \$161,000 and up to \$193,000	\$53.80
Above \$193,000 and up to \$500,000	\$74.20
Above \$500,000 (\$750,00 if married & filed joint return)	\$81.00

Q. How do I know how much I'm paying in 2023?

A. The monthly premium amounts, including any IRMAA you may owe due to high income, were shown on the annual statement you received from Social Security in late November or early December. These amounts are withheld from your monthly Social Security benefits. If you are not drawing Social Security, then you are billed for the amounts you owe.

Fight Medicare Fraud
 Guard your Medicare Card like you guard your Credit Card
 Medicare Questions? Medicare Problems?
 Find your local SHIP office by calling 1-877-839-2675



What to do when a retiree dies ...

General Directives

The purpose of this document is to use as the basis for a conversation with your dependents, family members, estate planners, investment and legal advisors, such as a certified elder-law attorney. This document is not legal advice, rather it is a summary of certain earned benefits to which a surviving spouse or qualified dependent(s) may be entitled, including those due to the designated beneficiary at the time of the retiree's death.

NOTE: It is important to notify the Service Center of the retiree's death as soon as possible after the death, but no later than one year.

How to apply for survivor benefits

★ Call 800-729-7526 or 833-925-0487, and select Option 3, then Option 1. You will speak with a representative from the benefits management company contracted by CenturyLink to administer the Service Center.

V You must ask the Service Center representative to provide you with information regarding: • the Group Life Insurance payout, • the Survivor Annuity Option (if applicable), and • continued health care and dental insurance.

V You must provide the following information about the deceased retiree: • full name of the retiree, • date of death, • Social Security Number, and • address.

V You may be asked to provide certified copies of the Death Certificate to collect the survivor benefits.

Group Life Insurance

The Group Life Insurance policy is administered by MetLife and is not taxable income. This benefit was originally based on the annual pay of the retiree. Qwest reduced the value of the group policy to a flat \$10,000 for all retirees.

You will be asked by the Service Center representative to provide the last four digits of the retiree's Social Security number and date of birth.

NOTE: It is important to have current beneficiary information recorded at the Service Center: Confirm your current information by calling 800-729-7526 and selecting Option 2; then Option 1; then Option 1 again.

Survivor's Annuity

Retirees who selected the Survivor's Option at the time of retirement should make certain the spouse is aware of this benefit. The surviving spouse may arrange for direct-

deposit or provide a mailing address to receive the annuity payment.

If the retiree outlives the spouse, the deduction from the retiree's monthly payment to pay for the survivor annuity should be cancelled by calling the Service Center. The amount of the cancelled deduction would then be added to the retiree's regular monthly pension payment.

Health Care Coverage (COBRA)

The health care coverage for the surviving spouse and any eligible dependent(s) will be the same as that having been provided under the retiree's coverage at the time of death, and will be administered by COBRA.

Note: CenturyLink currently subsidizes the first six months' health care coverage; then the surviving spouse must pay the full cost for continued coverage for the next 30 months; followed by a slightly reduced monthly premium (-2%) at the end of the 36 months, when coverage for any dependent(s) is terminated. If you are a bargained-for retiree, the CWA contract makes changes for bargained-for employees who retired after January 1, 2014. Consult your union local for details. Premiums must be paid in a timely fashion or the coverage will be dropped and not re-instated.

Dental

The surviving spouse may continue dental coverage for 36-months as long as the monthly premiums are paid.

Telephone Concession Service (also known as "discounted service")

If the retiree received concession telephone service provided by CenturyLink, it will terminate after two monthly billing periods from the date of the retiree's death.

Other Important Contacts

Social Security: Notify Social Security of the retiree's death by calling 1-800-772-1213, or at the website: www.SSA.gov. Hearing Impaired number is 1-800-325-0778. Social Security notification of the retiree's death will end Medicare benefits.

Veterans Administration: If the deceased retiree was a veteran, the Veterans Administration should be contacted to advise them of the retiree's death and to determine if there are any eligible survivor benefits by calling 1-800-827-1000 or at the website: www.VA.gov.

Navigating the Service Center Voice Response System

By Jim Heinze

Effective January 1st of this year the Lumen Service Center for the administration of our retiree benefits was changed to Businessolver, Inc. As a result of this change there are now two telephone numbers to access the system, dependent upon the benefit about which you are inquiring.

For matters relating to the Health Reimbursement Account the telephone number is 833-925-0487.

For All Other Retiree Benefits the telephone number is the same as it has been historically, 800-729-7526.

It is important that the first contact in receiving answers to your questions or seeking a resolution to an issue dealing with your benefits is the Service Center. The Guide below will assist you in reaching the appropriate representative for your issue. If you have difficulty using the Voice Response System or if you still need help with your issue, then contact your state's Retiree Advocate, listed below.

A new Navigation Guide for accessing the lumen.com/healthbenefits web site was distributed by Lumen in March, 2022.

Guide to Navigating the Service Center Voice Response System

For matters relating to your Health Reimbursement Account, call 833-925-0487 and press Option 1. Then press Option 2. Then:

- To check your account balance, press Option 1.
- For instructions on how to submit a reimbursement request, press Option 2.
- For questions about an HRA claim form, press Option 3.
- For questions about eligible HRA expenses, press Option 4.
- To speak with a representative on other HRA matters, press Option 5.

For matters relating to All Other Retiree Benefits call 800-729-7526. Then,

To report a death, press Option 3.

For questions related to other retiree benefits, press Option 2. Then:

- For Medical, Dental, Life and COBRA Insurance, press Option 1; then press Option 1 again.
- For Pension information, press Option 3.
- For Phone concession, press Option 6, then press Option 3

Then,

- For retirees living in a Legacy Century Tel or Embarq territory, press Option 1.
- For retirees living in a Legacy Qwest territory, press option 2.

- To report a Change of Address, press Option 7

Then related to:

- Health & Welfare benefits, press Option 2.
- Pension benefits, press Option 4.
- Optum Rx benefits, press Option 7.

If you prefer communicating by email, the email address is LumenRetireesHelp@businessolver.com.

Lumen Service Center 800-729-7526 or 833-925-0487

CenturyLink Retirees
199 Coon Rapids Blvd., Suite 101
Coon Rapids MN 55433

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The Retiree Guardian, published quarterly, is the newsletter of
NWB-U S WEST-Qwest Retiree Association, Inc., which serves
retirees from Colorado, Iowa, Minnesota, Nebraska, North Dakota,
South Dakota and Wyoming.

Membership Application and Renewal

CenturyLink Retirees

New Member _____ Renewal _____ Change _____ Extra _____ Date _____

Name _____

Address _____

City _____ State __ Zip Code _____ - _____

Phone _____

E-mail _____ (please enter if you have one)

Retired from (Company) _____ State __ Year _____

Save us print and postage; get your Retiree Guardian electronically? YES ___ or NO ___

Pledge to be an active NRLN Grassroots Network volunteer and correspond with my
Senators and Representative on issues important to retirees. YES ___ or NO ___

_____ 1 year \$25.00 *Membership year is July 1-June 30* \$ _____ Extra Contribution

Please send your check to: CenturyLink Retirees
199 Coon Rapids Blvd, Suite 101
Coon Rapids, MN 55433

☛ Email: ctlretirees@3riversco.com ☛

Phone: 763-465-0030